



# Tinubu Risk Underwriting Service

FACT SHEET

Tinubu Risk Underwriting Service is an one-to-one fully monitored decision support.

## Your Challenges

- Better manage and analyze customers credit risk
- Enhance competitiveness by offering an improved level of customer service through quicker credit decisions
- Better control costs and increase efficiency
- Grow a profitable business in new territories
- Have access to the necessary expert resources

## Our Services

**Recognized expertise in providing tailor-made Credit Risk Advice and Monitoring.**

The Risk Underwriting service is a credit risk assessment service that provides comprehensive credit risk opinions and reports within the shortest time possible.

### Credit recommendation and monitoring

- Automatic and manual decisions
- Access to information reports
- Monitoring of debtors for 12 months
- Support service, with access to Tinubu's risk underwriting team
- Reporting

**Tinubu's buyer grade** represents a summary of our buyer risk assessment using information sources both global and local, public and private as well as the client's own proprietary data.



## Your Benefits

- On-call, expert opinions on individual companies, groups, market sectors and countries
- Capacity to put in place your own risk strategy/parameters
- Partnership with a highly skilled team of risk analysts with considerable international experience
- Consulting service for risk opinions, advice on risk issues, and risk monitoring from the most trusted authority in the market
- Greater efficiency in Risk Management

## Services

### Our credit opinion

#### Credit opinion with amounts < 100 K€

##### One page decision endorsement containing the agreed amount

- Basic identification details
- Credit recommendation (amount)
- Short justification for partial / refusal decisions

#### Credit opinion with amounts > 100 K€

##### One page decision endorsement containing the agreed amount as well as a credit risk report

- Basic identification details
- Key summary financials
- Credit recommendation (amount)
- Short justification for partial / refusal decisions
- Analysis of the debtor conducted by a Risk underwriter

### Basis of our analysis

- The best information providers available in each country
- Official outside sources: information providers, CRO, courts, etc.
- Informal confidential sources: banks, partners, etc.
- Client information: payment patterns, financials, business reports, etc.
- Direct contact with debtors: calls, visits, etc.
- Internet: news, RSS flows, etc.
- Internal proprietary information: experience, claims, business intelligence, etc.



### A highly-experienced risk analyst team

- Based in Europe (France) and APAC (Singapore, India) with a background in credit insurance or banking
- High level of trade and country knowledge with a mixture of cultures, speaking several languages
- Making over 50, 000 manual risk underwriting decisions per annum

### About Tinubu

Tinubu is the business facilitator and exchange enabler that delivers fluidity and simplicity to the insurance industry by using the strength of collective performance.

Our company is an alliance of technology software and insurance expertise offering the best combination to its clients. It covers the entire value chain of credit insurance & surety with one end-to-end platform, connecting every part of your business with one digital highway.

Established in 2000 and headquartered in Paris, France, Tinubu is an independent software provider and employs 170 people, located in Paris, London, New York, Orlando, Singapore, and Montreal. Its clients represent 30 of the top 60 Credit & Surety underwriters worldwide.

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Contact us

[contact@tinubu.com](mailto:contact@tinubu.com)

Call us EMEA +33 (0)1 74 31 20 70

Americas +1 (213) 290-9628

[tinubu.com](https://tinubu.com)